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AMENDMENT

This listing of claims will replace all prior versions and listings of claims in the Application.

LISTING OF CLAIMS:

1. **(Currently Amended)** A method for distributing a promotion and facilitating mobile payment associated with the promotion, [[said]] the method comprising:

~~generating said promotion for use by a specific consumer;~~

~~wirelessly transmitting causing data relating to [[said]] the promotion to be transmitted to a mobile electronic device; of said specific consumer; and~~

receiving purchase information of a purchase transaction being paid for with the mobile electronic device;

~~wirelessly applying said promotion to a purchase using said mobile electronic device~~

communicating a prompt to accept the purchase transaction to the mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receiving an acceptance of the purchase transaction from the mobile electronic device; and

facilitating payment of the purchase transaction based on the acceptance and the promotion.

2. **(Currently Amended)** The method of claim 1, wherein [[said]] the promotion comprises ~~[[is]]~~ a coupon, a discount, an alert, or an offer to sell.

3. **(Currently Amended)** The method of claim 1, further comprising:

~~receiving a redemption of the promotion response from [[said]] the mobile electronic device of said specific consumer redeeming said promotion, wherein said response is received wirelessly.~~

4. **(Currently Amended)** The method of claim 3, further comprising:

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~~processing each said redemption in accordance with~~ applying the promotion based on one or more rules established by a merchant associated with said promotion-redemption the purchase transaction.

5. **(Currently Amended)** The method of claim 1, further comprising:

~~storing [[said]] the promotion in an electronic account for later use by said consumer, wherein said electronic account is accessible by said consumer at a point of sale remote from the mobile electronic device.~~

6. **(Cancelled).**

7. **(Currently Amended)** The method of claim 1, wherein ~~said transmitted data is a~~ causing data relating to the promotion to be transmitted comprises:

causing the data relating to the promotion to be transmitted as a Short Message Service text message to the mobile device.

8. **(Currently Amended)** The method of claim 1, wherein ~~said transmitted data is a voice-mail message~~ causing data relating to the promotion to be transmitted comprises:

causing data relating to the promotion to be transmitted as a telephone call to the mobile electronic device.

9. **(Currently Amended)** The method of claim 1, further comprising:

receiving a request for the promotion, wherein [[said]] the data relating to the promotion is transmitted to the mobile electronic device generated based [[upon a]] on the request-made-by said consumer.

10. **(Currently Amended)** The method of claim 1, further comprising:

determining the wherein said promotion is generated based on [[using]] a profile of [[said]] a consumer associated with the mobile electronic device.

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11. **(Currently Amended)** The method of claim 1, wherein ~~said application of said~~ applying the promotion to the purchase transaction comprises:

~~is automatic~~ automatically applying the promotion.

12. **(Currently Amended)** The method of claim 1, further comprising:

receiving an identification ~~identifying said consumer by identifying said~~ from the mobile electronic device.

13. **(Currently Amended)** A method of receiving and redeeming promotions and facilitating mobile payments via a mobile electronic device, ~~[[said]]~~ the method comprising:

receiving, by the mobile electronic device, data relating to a promotion from a server;

~~accessing, with said~~ by the mobile electronic device, the data ~~[[data,]]~~ relating to ~~[[said]] the promotion, transmitted to said mobile electronic device from a server;~~

~~[[redeeming said]]~~ accepting, by the mobile electronic device, the promotion by ~~[[wirelessly]] replying to [[said]] the server; using said mobile electronic device; and~~

~~saving said redeemed promotion to an electronic account~~

communicating, by the mobile electronic device, with the server to pay for a purchase transaction associated with the promotion;

receiving, by the mobile electronic device, a prompt to accept the purchase transaction, wherein the prompt comprises purchase transaction information associated with the purchase transaction; and

communicating, by the mobile electronic, an acceptance of the purchase transaction based on the prompt, wherein the acceptance causes payment of the payment transaction.

14. **(Currently Amended)** The method of claim 13, wherein ~~[[said]]~~ the promotion ~~[[is]]~~ comprises a coupon, a discount, an alert, or an offer to sell.

15. **(Cancelled).**

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16. **(Currently Amended)** The method of claim 13, further comprising:

requesting, by the mobile electronic device, the ~~wherein said consumer wirelessly requests said promotion from said server by using said mobile electronic device.~~

17. **(Currently Amended)** The method of claim 13, ~~wherein said server generates said the~~ promotion is based, at least in part, on a merchant profile [[and on]] or a consumer profile.

18. **(Currently Amended)** The method of claim 13, wherein the promotion is stored at an ~~[[said]] electronic account is remotely accessible by said consumer.~~

19. **(Currently Amended)** The method of claim 13, wherein ~~said redeeming~~ accepting the promotion occurs while the mobile electronic device is at a point of sale (POS) and wherein ~~[[said]] the POS uses a payment method controlled, at least in part, by [[said]] the mobile electronic device.~~

20. **(Currently Amended)** The method of claim ~~[[19]]~~ 13, wherein ~~[[said]] the promotion is automatically applied to [[a]] the purchase when said purchase is made using said mobile-electronic device transaction.~~

21. **(Currently Amended)** The method of claim 13, wherein ~~said redeeming is by~~ accepting the promotion comprises:

accepting the promotion via a telephone call, a Short Message Service text message, or a multi-media message.

22. **(Currently Amended)** A method of distributing a promotion and facilitating mobile payment associated with the promotion, [[said]] the method comprising:

~~generating said promotion for use by a consumer;~~

sending communicating the promotion [[data]] to a consumer web portal account;
~~wirelessly accessible on a mobile electronic device; and~~

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receiving an acceptance of the promotion via the consumer web portal account;

saving ~~[[said]]~~ the promotion in a promotion saving account;

receiving purchase information of a purchase transaction being paid for with a
~~accessible by said mobile electronic device; wherein said consumer wirelessly redeems said~~
~~promotion using said mobile electronic device for a purchase at a point of sale (POS)~~

applying the promotion from the promotion saving account to the purchase
transaction;

communicating a prompt to accept the purchase transaction to the mobile
electronic device, wherein the prompt comprises at least a portion of the purchase
information;

receiving an acceptance of the purchase transaction from the mobile electronic
device; and

facilitating payment of the purchase transaction based on the acceptance and the
applied promotion.

23-25. (Cancelled).

26. (Currently Amended) A method for wirelessly distributing a promotion to a mobile electronic device of a targeted consumer and facilitating mobile payment associated with the promotion, said method comprising:

~~generating said~~ identifying the targeted consumer to receive the promotion for use
~~by said targeted consumer, wherein [[said]] the targeted consumer is selected from a~~
~~plurality of potential consumers; and~~

causing wirelessly transmitting data relating to [[said]] the promotion to be
transmitted to an electronic device of [[said]] the targeted consumer;

receiving purchase information of a purchase transaction being paid for with the
mobile electronic device;

communicating a prompt to accept the purchase transaction to the mobile
electronic device, wherein the prompt comprises at least a portion of the purchase
information;

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receiving an acceptance of the purchase transaction from the mobile electronic device; and

facilitating payment of the purchase transaction based on the acceptance and the promotion.

27. **(Currently Amended)** The method of claim 26, wherein ~~each of said potential consumers~~ the targeted consumer is associated with ~~[[has]]~~ a consumer profile and ~~[[said]]~~ the targeted consumer is selected based on said targeted consumer's ~~the~~ consumer profile.

28. **(Currently Amended)** The method of claim 27, wherein ~~[[said]]~~ the consumer ~~[[profiles are]]~~ profile is stored in a consumer profile database.

29. **(Currently Amended)** The method of claim ~~[[28]]~~ 27, further comprising:

wherein receiving a merchant selection of selects at least one characteristic to be targeted; and

identifying the targeted consumer based on matching the at least one characteristic to the related to said consumer profiles of said potential consumers and distributes said promotion to each potential consumer having said characteristic in their said consumer profile.

30. **(Currently Amended)** A method of wirelessly distributing a promotion to a mobile electronic device of a requesting consumer and facilitating mobile payment associated with the promotion, said method comprising:

receiving a request for the promotion from the generating said promotion for use by said requesting consumer, wherein said requesting consumer is prompted to request said promotion; [[and]]

wirelessly transmitting causing data relating to [[said]] the promotion to be communicated to [[said]] the mobile electronic device of [[said]] the requesting consumer based on the request;

receiving purchase information of a purchase transaction being paid for with the mobile electronic device;

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communicating a prompt to accept the purchase transaction to the mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receiving an acceptance of the purchase transaction from the mobile electronic device; and

facilitating payment of the purchase transaction based on the acceptance and the promotion.

31. **(Currently Amended)** The method of claim 30, further comprising:

prompting the wherein said requesting consumer is prompted by to make the request via an advertisement.

32. **(Currently Amended)** The method of claim 31, wherein ~~[[said]]~~ the advertisement ~~[[[is]]~~ comprises a billboard, a radio advertisement, a television advertisement, or a newspaper advertisement.

33. **(Currently Amended)** The method of claim 30, receiving, at a promotion distributing server, the request for the ~~wherein said requesting consumer contacts a distributor to request said promotion using said~~ from the mobile electronic device.

34. **(Cancelled).**

35. **(Currently Amended)** The method of claim ~~[[34]]~~ 33, wherein receiving the request comprises: ~~said requesting consumer contacts said distributor via said mobile device by calling~~

receiving the request via a dialed a telephone number, a sent ~~sending an email message, or sending a~~ sent Short Message Service text message.

36. **(Currently Amended)** The method of claim 30, further comprising:

wherein said storing the promotion is stored for later use by ~~[[said]]~~ the consumer.

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37. **(Currently Amended)** A method for distributing a promotional offer to a targeted consumer and facilitating mobile payment associated with the promotional offer, ~~[[said]]~~ the method comprising:

~~wirelessly transmitting said~~ causing the promotional offer to be communicated to a mobile electronic device of ~~[[said]]~~ the targeted consumer, wherein ~~[[said]]~~ the targeted consumer is selected from a plurality of potential consumers;

receiving a reply from ~~[[said]]~~ the mobile electronic device of ~~[[said]]~~ the targeted consumer in response to ~~[[said]]~~ the promotional offer; ~~[[and]]~~

~~facilitating a purchase by said targeted consumer, said purchase correlated to said promotional offer~~

receiving purchase information of a purchase transaction being paid for with the mobile electronic device;

communicating a prompt to accept the purchase transaction to the mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receiving an acceptance of the purchase transaction from the mobile electronic device;

facilitating payment of the purchase transaction based on the acceptance and the applied promotion.

38. **(Currently Amended)** The method of claim 37, ~~wherein each of said potential consumers has a~~ the targeted consumer is associated with a consumer profile and wherein ~~[[said]]~~ the targeted consumer is selected based on said ~~targeted consumer's~~ the consumer profile.

39. **(Currently Amended)** The method of claim 38, further comprising:

~~wherein said consumer profiles are stored~~ storing the consumer profile in a consumer profile database.

40. **(Currently Amended)** The method of claim ~~[[39]]~~ 38, further comprising:

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receiving, from [[wherein]] a merchant, a selection of selects at least one characteristic to be targeted; and

identifying the targeted consumer based on matching the at least one characteristic to the of said consumer profiles of said potential consumers and distributes said promotional offer to each potential consumer having said characteristic in their said consumer profile.

41. **(Currently Amended)** A system for distributing and redeeming a promotion and facilitating mobile payment associated with the promotion, [[said]] the system comprising:

a processor for generating promotion data;

a mobile electronic device configured to: operable for

wirelessly transmitting transmit a request for promotional promotion data and [[for]] wirelessly receiving generated receive the promotion data; [[and]]

a database accessible by said processor, said database operable in conjunction with said processor for storing configured to store promotion selection information; and used for generating said promotion

a processor configured to:

select promotion data based on the promotion selection information;

transmit the promotion data to the mobile electronic device;

receive purchase information of a purchase transaction being paid for with the mobile electronic device;

communicate a prompt to accept the purchase transaction to the mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receive an acceptance of the purchase transaction from the mobile electronic device; and

facilitate payment of the purchase transaction based on the acceptance and the promotion.

42-43. **(Cancelled).**

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44. **(Currently Amended)** The system of claim 41, further comprising:

a merchant database ~~accessible by said processor, and operable~~ configured to store information associated with at least one merchant, where the processor is further configured -used to generate said select the promotion data based on the information associated with the at least one merchant.

45. **(Currently Amended)** The system of claim 41, further comprising:

a consumer database ~~accessible by said processor and operable~~ configured to store information associated with at least one consumer, wherein the processor is further configured to -and used to generate said select the promotion data based on the information associated with the at least one consumer.

46. **(Currently Amended)** The system of claim 41, further comprising:

a consumer database configured to store the ~~wherein said promotion data can be stored~~ for later redemption by ~~[[said]]~~ a consumer.

47. **(Currently Amended)** The system of claim 41, wherein ~~[[said]]~~ the system utilizes extensible markup language (XML) or Java 2 Platform, Enterprise Edition (J2EE) technology.

48. **(Currently Amended)** The system of claim 41, wherein ~~[[said]]~~ the system ~~[[has]]~~ comprises an Internet interface.

49. **(Currently Amended)** A method for consumer contact, said method comprising:

accessing a consumer database ~~containing at least one~~ comprising a profile of a ~~at least one consumer;~~

determining a promotion based on the profile;

~~transmitting, to a mobile electronic device of a consumer, causing data relating to~~ [[a]] the promotion to be transmitted to a mobile electronic device of a consumer; ~~wherein said promotion is generated from the profile of said consumer; and~~

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receiving purchase information of a purchase transaction being paid for with the mobile electronic device;

matching ~~[[said]]~~ the promotion with a merchant profile in a merchant profile database based on the purchase transaction ~~when said consumer redeems said promotion by wirelessly communicating using said~~ associated with the mobile electronic device; ~~in an electronic purchase~~

communicating a prompt to accept the purchase transaction to the mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receiving an acceptance of the purchase transaction from the mobile electronic device; and

facilitating payment of the purchase transaction based on the acceptance and the matched promotion.

50. **(Currently Amended)** The method of claim 49, wherein ~~[[said]]~~ the promotion ~~[[is]]~~ comprises a coupon, a discount, an alert, or an offer to sell.

51. **(Cancelled).**

52. **(Currently Amended)** The method of claim 49, wherein ~~buying habits of said consumer are recorded in said consumer~~ the profile comprises a buying habit of the consumer.

53. **(Currently Amended)** The method of claim ~~[[49]]~~ 52, wherein ~~[[said]]~~ the promotion is determined based on the ~~generated using said consumer~~ buying habits habit.

54. **(Currently Amended)** The method of claim 49, further comprising:

~~receiving by said processor a consumer request~~ requests for promotions ~~transmitted from a said mobile electronic device of said consumer.~~

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55. **(Currently Amended)** A mobile electronic device, comprising:

a processor configured to:

~~means for requesting~~ request promotion data regarding a promotion from a remote server;

~~means for receiving said~~ receive the promotion data from ~~[[said]]~~ the remote server; ~~[[and]]~~

~~means for applying received promotion data when a purchase is made at a point of sale (POS)~~

receive a prompt to accept a purchase transaction being made with the mobile electronic device from the remote server, wherein the prompt comprises at least a portion of the purchase information;

receive an input that indicates an acceptance of the purchase transaction;
and

communicate the acceptance to the remote server, wherein the remote server facilitates the purchase transaction via the mobile electronic device.

facilitate payment of the purchase transaction based on the acceptance and the promotion.

56. **(Currently Amended)** The mobile electronic device of claim 55, further comprising:

a memory configured to store ~~means for storing~~ information related to ~~[[said]]~~ the promotion; ~~and~~

~~means for reading said stored promotion information at said POS.~~

57. **(Currently Amended)** The mobile electronic device of claim 55, wherein ~~[[said]]~~ the mobile electronic device comprises a unique identification that is uniquely identifiable by ~~[[said]]~~ the remote server.

58. **(Currently Amended)** The mobile electronic device of claim 57, wherein ~~[[said]]~~ the mobile electronic device is a mobile telephone and the unique identification ~~is the~~ comprises a telephone number.

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59. **(Currently Amended)** The mobile electronic device of claim 55, wherein the processor is configured to request the promotion via said requesting and said receiving means utilize dual-tone multi-frequency (DTMF) technology.

60. **(Currently Amended)** The mobile electronic device of claim 55, wherein the processor is further configured to: said device is capable of text messaging and wherein said requesting and receiving means utilize request the promotion via extensible markup language (XML) or Java 2 Platform, Enterprise Edition (J2EE) technology.

61. **(Currently Amended)** A ~~system~~ method for redeeming promotions and facilitating mobile payment associated with the promotions, said system comprising:

~~means for~~ identifying a redeemable promotion;

associating a particular transaction at a point of sale (POS) with the redeemable promotion;

communicating the associated transaction to a wireless mobile electronic device associated with a particular consumer;

~~a wireless mobile electronic device electronic device associated with particular consumer; and~~

~~means for~~ receiving from ~~[[said]]~~ the wireless mobile electronic device associated with said particular consumer an acceptance of ~~[[said]]~~ the associated transaction and the promotion; and

facilitating payment for the associated transaction based on a communication from the wireless mobile electronic device.

62-65. **(Cancelled).**

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66. **(Currently Amended)** A system for coordinating transactions, said system comprising:

a server computer configured to:

~~for accepting over a temporarily established communication connection from anyone of a plurality of users~~ receive, from a wireless mobile electronic device involved in a purchase transaction, merchant information specific to one of many merchants, said information including comprising data specific to a unique [[POS]] point of sale location of one of said merchants a merchant associated with the purchase transaction;

~~means for coordinating said received~~ coordinate the merchant information with information from a wireless mobile electronic device of a specific one of said users with information available to [[said]] the server pertaining to [[said unique]] the merchant location;

determine information based on the coordinated merchant information and information available to the server pertaining to the merchant;

~~means for communicating~~ communicate at least a portion of said-coordinated the determined information to [[said]] the wireless mobile electronic device of said one user over said temporarily established connection, wherein the determined [[said]] co-ordinated information including comprises promotional information associated with said-specific a user of the wireless mobile electronic device; and

~~means for coordinating the~~ coordinate redemption of [[the]] a promotion associated with [[said]] the promotional information;

receive purchase information of a purchase transaction being paid for with the wireless mobile electronic device;

communicate a prompt to accept the purchase transaction to the wireless mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receive an acceptance of the purchase transaction from the wireless mobile electronic device; and

facilitate payment of the purchase transaction based on the acceptance and the promotion.

67. **(Currently Amended)** The system of claim 66, wherein [[said]] the determined information to said one user comprises:

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~~cost information pertaining to said information obtained from said specific location,~~
~~said cost information discounted by [[said]]~~ the promotion information.

68. (Currently Amended) The system of claim 67, wherein the server computer is further comprising configured to:

~~means at said server for accepting further information from said wireless mobile-~~
~~electronic device of said one user, said further information comprising~~ receive ~~acceptance~~
~~information for both said~~ the cost information and [[said]] the promotion information.

69. (Currently Amended) The system of claim 68, wherein the server computer is further comprising configured to:

~~means at said server for coordinating~~ coordinate ~~payment to [[said one]]~~ the
~~merchant from [[said one]]~~ the user, said payment based upon said on information-
~~communicated to said wireless mobile electronic device of said user and said~~ the
~~acceptance information from said wireless mobile electronic device of said user.~~

70. (Currently Amended) A method for coordinating transactions, said method comprising:

~~accepting over a temporarily established wireless communication connection~~
receiving, ~~from a wireless mobile electronic device involved in a purchase transaction, of~~
~~any one of a plurality of users~~ merchant ~~information specific to one of many merchants,~~
~~said information including~~ comprising ~~data specific to a unique location of one of said~~
~~merchants, said specific data pertaining to merchandise obtained from said~~ of a merchant;

~~coordinating said received~~ the merchant ~~information from said wireless mobile-~~
~~electronic device specific one of said users with available information pertaining to said~~
~~unique merchant location~~ the merchant;

determining information based on the coordinated merchant information and
available information; and

~~communicating at least a portion of said coordinated~~ the determined ~~information to~~
~~[[said]]~~ the wireless mobile electronic device of said one user over said temporarily-
~~established wireless communication connection, wherein the said coordinated~~ determined
~~information including~~ comprises a promotions promotion that is available to said specific-
~~one of said users pertaining to said obtained merchandise~~ a user of the wireless mobile
electronic device;

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coordinating redemption of the promotion;

receiving purchase information of a purchase transaction being paid for with the wireless mobile electronic device;

communicating a prompt to accept the purchase transaction to the wireless mobile electronic device, wherein the prompt comprises at least a portion of the purchase information;

receiving an acceptance of the purchase transaction from the wireless mobile electronic device; and

facilitating payment of the purchase transaction based on the acceptance and the promotion.

71. **(Currently Amended)** The method of claim 70, wherein ~~[[said]]~~ the determined information ~~to said one user~~ comprises:

~~cost information pertaining to said information obtained from said specific location, said cost information discounted by the including any modifications thereto based upon said communicated promotion.~~

72. **(Currently Amended)** The method of claim 71, further comprising:

~~receiving accepting further information from said wireless mobile electronic device of said one user, said further information comprising acceptance information for [[said]] the cost information and for [[said]] the promotion from the wireless mobile electronic device.~~

73. **(Currently Amended)** The method of claim 72, further comprising:

~~coordinating payment to said one the merchant from said [[one]] the user, said payment based upon said information communicated to said wireless mobile electronic device of said user and said based on the acceptance information from said wireless mobile electronic device of said user, including acceptance or rejection of said promotion.~~

74. **(Withdrawn)** The method of coordinating the purchases from a merchant to a consumer, said method comprising:

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establishing, under control of said consumer at a POS terminal when purchase information is entered by said merchant at said POS terminal, a temporary communication connection to a server independent from said merchant for coordinating preestablished payment options with respect to said purchase information; and

under control of said server and upon receipt of the location ID of said POS terminal and other information entered by said consumer, providing to said merchant sufficient information to satisfy said merchant that said consumer has arranged proper payment for said purchase, and that all promotions associated with said consumer and with said purchase information have been identified and applied.

75. **(Withdrawn)** The method of claim 74 wherein said payment sufficient information includes any payment reductions available under any affinity programs available to said consumer.

76. **(New)** The method of claim 1, wherein the purchase transaction occurs at a point of sale terminal, via a phone call, or electronically over a network.

77. **(New)** The method of claim 1, wherein the promotion is associated with a credit that results from the purchase transaction, the further comprising:

crediting an account with the credit based on the purchase transaction.

78. **(New)** The method of claim 1, wherein causing data relating to the promotion to be transmitted comprises causing a coupon to be transmitted to the mobile electronic device.

79. **(New)** The method of claim 78, wherein the coupon is assigned to an account linked to a consumer associated with the mobile electronic device.

80. **(New)** The method of claim 79, wherein the account comprises a loyalty program.

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81. **(New)** The method of claim 79, wherein the account comprises a payment account used to facilitate the purchase transaction.

82. **(New)** A method for distributing an offer for sale and a promotion relating to the offer for sale and facilitating payment associated with the offer for sale, the method comprising:

- determining the offer for sale and the promotion related to the offer for sale;
- communicating the offer for sale and the promotion to a specific mobile device;
- receiving an acceptance of the offer for sale and the promotion from the specific mobile device;
- applying the promotion to the offer for sale; and
- facilitating payment for the accepted offer for sale based on a designated payment method associated with the mobile device.

83. **(New)** The method of claim 82, further comprising:

- communicating the offer for sale via a Short Message Service text message or a telephone call.

84. **(New)** The method of claim 82, further comprising:

- receiving the acceptance via a Short Message Service text message or a telephone call.

85. **(New)** The method of claim 82, further comprising:

- receiving the designated payment method from the mobile device.

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86. **(New)** The method of claim 85, wherein receiving the designated payment method from the mobile device comprises:

receiving an indication to pay using a payment account associated with the mobile device.

87. **(New)** The method of claim 86, wherein the payment account is stored remote from the mobile device.